

In re:
Kelly Irana Swaby
Debtor

Case No. 23-12255-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 21, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2024:

Recip ID	Recipient Name and Address
db	Kelly Irana Swaby, 324 Laurel Ave, Aldan, PA 19018-4206
14804139	+ Aldan Borough, 1 W Providence Rd, Aldan, PA 19018-3998
14810440	+ Freedom Mortgage Corporation, C/O Mario Hanyon, PA, Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr. Winston-Salem, NC 27103-2930
14804149	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14804150	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14804153	William Penn School District, 100 Green Ave, Lansdowne, PA 19050-1449

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14821044	Email/PDF: resurgentbknofications@resurgent.com	Feb 22 2024 00:55:15	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14804138	+ Email/Text: backoffice@affirm.com	Feb 22 2024 00:51:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14804140	+ Email/Text: duffyk@co.delaware.pa.us	Feb 22 2024 00:51:00	Delaware County Tax Claim Bureau, 201 W Front St, Media, PA 19063-2768
14818519	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 22 2024 00:51:00	Freedom Mortgage Corporation, Attn: Bankruptcy Department, 10500 Kincaid Drive, Fishers, IN 46037-9764
14806277	+ Email/Text: EBN@brockandscott.com	Feb 22 2024 00:51:00	Freedom Mortgage Corporation, C/O Brock and Scott, PLLC, Attorneys at Law, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
14804141	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 22 2024 00:51:00	Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
14830005	^ MEBN	Feb 22 2024 00:50:36	Freedom Mortgage Corporation, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14806278	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 22 2024 00:51:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14804142	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 22 2024 00:51:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14804143	Email/Text: PBNCNotifications@peritusservices.com	Feb 22 2024 00:51:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14804144	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 22 2024 00:51:00	Mrc/united Wholesale M, Attn: Bankruptcy P. O. Box 619098, Dallas, TX 75261-9098
14807226	+ Email/Text: ext_ebn_inbox@navyfederal.org	Feb 22 2024 00:51:00	NAVY FEDERAL CREDIT UNION, P O BOX

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Feb 21, 2024

Form ID: 155

Total Noticed: 26

14804145	+ Email/Text: ext_ebn_inbox@navyfederal.org	Feb 22 2024 00:51:00	3000, MERRIFIELD, VA 22119-3000 Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrified, VA 22119-3000
14804146	+ Email/Text: electronicbkydocs@nelnet.net	Feb 22 2024 00:51:00	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505
14804147	Email/Text: fesbank@attorneygeneral.gov	Feb 22 2024 00:51:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
14804148	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 22 2024 00:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14816063	+ Email/Text: electronicbkydocs@nelnet.net	Feb 22 2024 00:51:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14804151	^ MEBN	Feb 22 2024 00:50:31	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14804152	^ MEBN	Feb 22 2024 00:50:21	Westlake Portfolio Management, LLC, Attn: Bankruptcy, PO Box 76809, Los Angeles, CA 90076-0809
14807496	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 22 2024 00:55:02	Westlake Services LLC c/o, Resurgent Capital Services, PO Box 3427, Greenville, SC 29602-3427

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14810441	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, Indiana 46037-9764

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARIO J. HANYON	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Feb 21, 2024

Form ID: 155

Total Noticed: 26

MARK A. CRONIN

on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com

MICHAEL A. CIBIK

on behalf of Debtor Kelly Irana Swaby help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

STEPHEN R. STARKS

on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Kelly Irana Swaby

Debtor(s)

Chapter: 13

Bankruptcy No: 23-12255-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this February 20, 2024 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge, United States Bankruptcy Court